

<b>Information to identify the case:</b>			
Debtor 1	<b>Melissa M Ragano</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>19-32520</b>		
	Social Security number or ITIN	<b>xxx-xx-2186</b>	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	<b>13 11/15/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Melissa M Ragano	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1499 W Irving Park Rd 223B Itasca, IL 60143	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/18/19

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 5/13/20**

For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **1/17/20 at 10:30 AM** , Location: **100 S 3rd Street, Courtroom 240, Geneva, IL 60134**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Melissa M Ragano  
 Debtor

Case No. 19-32520-JSB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: pseamann  
 Form ID: 309I

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Nov 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2019.

db +Melissa M Ragano, 1499 W Irving Park Rd 223B, Itasca, IL 60143-1535  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 28388900 +Americash Loans, Att: MIGDAL LAW GROUP LLP, Po Box 64600, Chicago, IL 60664-0600  
 28388902 +CMRE Financial Services, Attn: Bankruptcy, 3075 E. Imperial Hwy, Suite 200,  
 Brea, CA 92821-6753  
 28388906 +Gateway Financial Solutions, Attn: Bankruptcy, Po Box 3257, Saginaw, MI 48605-3257  
 28388908 +Inbox Loan, PO Box 881, Santa Rosa, CA 95402-0881  
 28388909 +Med Business Bureau, Attn: Bankruptcy, 1460 Renaissance Dr #400,  
 Park Ridge, IL 60068-1349  
 28388911 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Trevese, PA 19053-6945  
 28388913 WLCC Lending MFT, DBA: Merit Financial Trust, #1 Wakpamni Lake Housing,,  
 Batesland, SD 57716  
 28388914 WLCC Lending MFT, DBA: Oceanpark Funding, #1 Wakpamni Lake Housing,, Batesland, SD 57716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cutlerfilings@gmail.com Nov 19 2019 02:48:30 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDJ.GOV Nov 19 2019 02:49:57 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 28388899 +E-mail/Text: mnapoletano@ars-llc.biz Nov 19 2019 02:51:50 Ability Recovery Service,  
 Attn: Bankruptcy, Po Box 4262, Scranton, PA 18505-6262  
 28388901 E-mail/Text: karmstrong@cdac.biz Nov 19 2019 02:48:56 Cda/Pontiac, Attn: Bankruptcy,  
 Po Box 213, Streator, IL 61364  
 28388903 +E-mail/Text: bknotice@ercbpo.com Nov 19 2019 02:50:26 ERC/Enhanced Recovery Corp,  
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 28388904 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Nov 19 2019 02:54:00 Exeter Finance Corp,  
 Po Box 166008, Irving, TX 75016-6008  
 28388905 +EDI: BLUESTEM Nov 19 2019 07:13:00 Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 28388907 +EDI: IIC9.COM Nov 19 2019 07:13:00 IC System, Inc, Attn: Bankruptcy, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 28388910 +E-mail/Text: bankruptcy@moneykey.com Nov 19 2019 02:51:56 Moneykey,  
 3422 Old Capitol Trail, Suite 1613, Wilmington, DE 19808-6124  
 28388912 E-mail/Text: bk@carhop.com Nov 19 2019 02:48:57 Universal Acceptance,  
 Attn: Bankruptcy Dept, Po Box 398104, Edina, MN 55439

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 20, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2019 at the address(es) listed below:

David H Cutler on behalf of Debtor 1 Melissa M Ragano cutlerfilings@gmail.com,  
 r48280@notify.bestcase.com  
 Glenn B Stearns stearns\_g@lisle13.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3